

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Marie-Ann Greenberg MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

IN RE:

CHRISTOPHER M. CLAVO

**Case No.: 23-16507**

**Adv. No.:**

**Hearing Date:**

**Judge: SLM**

**CERTIFICATION OF SERVICE**

1. I, Sheila Alvarado, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 02/26/2025, I sent a copy of the following pleadings and/or documents to the parties listed below:

**Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtor:

CHRISTOPHER M. CLAVO

31 SINDLE AVENUE

LITTLE FALLS, NJ 07424

Mode of Service: Regular Mail

Attorney for Debtor(s):

SCURA WIGFIELD HEYER & STEVENS, LLP

1599 HAMBURG TURNPIKE

WAYNE, NJ 07470

Mode of Service: Notice of Electronic Filing (NEF)

Dated: February 26, 2025

By: /S/ Sheila Alvarado

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Sheila Alvarado